

United States Bankruptcy Court

District of North Dakota

In re:

Heather Hohanshelt

Debtor

Case No. 24-30172-skh

Chapter 7

District/off: 0868-3

User: admin

Page 1 of 3

Date Rcvd: Aug 08, 2024

Form ID: 318

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Heather Hohanshelt, 1927 Hampton Way, West Fargo, ND 58078-4335
1097502	+ College Ave Student Loans, Carol Stream, IL 60116-0001
1097508	+ Family HealthCare, 301 NP Avenue, Fargo, ND 58102-4835
1097513	+ Midwest Mental Health, 819 30th Ave S Suite 206, Moorhead, MN 56560-5054
1097515	+ ND Dept of Human Services, 600 E. Boulevard Ave Dept. 325, Bismarck, ND 58505-0602

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ EDI: AISACG.COM	Aug 08 2024 23:02:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
1097556	+ EDI: AISACG.COM	Aug 08 2024 23:02:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
1097497	EDI: GMACFS.COM	Aug 08 2024 23:02:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
1097496	EDI: GMACFS.COM	Aug 08 2024 23:02:00	Ally Financial, Inc, PO Box 380901, Bloomington, MN 55438-0901
1097503	Email/Text: bankruptcy@collegeave.com	Aug 08 2024 18:58:00	College Ave Student Loans, Attn: Bankruptcy, 233 N King St, Ste 400, Wilmington, DE 19801-2521
1097499	EDI: CAPITALONE.COM	Aug 08 2024 23:02:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1097498	EDI: CAPITALONE.COM	Aug 08 2024 23:02:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
1097505	EDI: CITICORP	Aug 08 2024 23:02:00	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
1097504	EDI: CITICORP	Aug 08 2024 23:02:00	Costco Citi Card, PO Box 6190, Sioux Falls, SD 57117-6190
1097506	EDI: DISCOVER	Aug 08 2024 23:02:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
1097507	EDI: DISCOVER	Aug 08 2024 23:02:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
1097510	EDI: IRS.COM	Aug 08 2024 23:02:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1097500	EDI: JPMORGANCHASE		

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		Aug 08 2024 23:02:00	Chase Auto Finance, 700 Kansas Ln, Monroe, LA 71203-4774
1097501	EDI: JPMORGANCHASE	Aug 08 2024 23:02:00	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
1097511	^ MEBN	Aug 08 2024 18:57:48	Lendingpoint LLC., 1201 Roberts Blvd NW, Kennesaw, GA 30144-3612
1097512	^ MEBN	Aug 08 2024 18:57:48	Lendingpoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd NW, Ste 200, Kennesaw, GA 30144-3612
1097514	Email/Text: EBN@Mohela.com	Aug 08 2024 18:58:00	Mohela/dofed, 633 Spirit Dr, Chesterfield, MO 63005-1243
1097516	+ Email/Text: ecftax@nd.gov	Aug 08 2024 18:58:00	North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1097518	Email/Text: bkrgeneric@penfed.org	Aug 08 2024 18:58:00	Pentagon FCU, Attn: Bankruptcy, PO Box 1432, Alexandria, VA 22313-1432
1097517	Email/Text: bkrgeneric@penfed.org	Aug 08 2024 18:58:00	Pentagon FCU, 1001 N Fairfax St, Alexandria, VA 22314-1797
1097519	Email/Text: Charlotte.Rusch@SanfordHealth.org	Aug 08 2024 18:58:00	Sanford Health, PO Box 5071, Sioux Falls, SD 57117

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1097509	##+	Goldmark Property Management, 1707 Gold Drive South Suite 200, Fargo, ND 58103-6413

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2024 at the address(es) listed below:

Name	Email Address
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Gene W Doeing	heather@kaler-doeing.com mn20@ecfcbis.com
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Maurice VerStandig	on behalf of Debtor Heather Hohanshelt mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email
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Robert B. Raschke

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USTPRegion12.SX.EDCF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	Heather Hohanshelt	Social Security number or ITIN xxx-xx-9215
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of North Dakota		
Case number: 24-30172		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Heather Hohanshelt  
fka Heather Mencel, fka Heather Tullar

8/7/24

**By the court:** Shon Hastings  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**  
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**